

In re:  
Andrew John Sterner  
Debtor

Case No. 22-12872-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin

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Date Rcvd: Feb 26, 2025

Form ID: 138OBJ

Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2025:

Recip ID	Recipient Name and Address
db	+ Andrew John Sterner, 806 Rennard Lane, Morrisville, PA 19067-6816
14731143	David J. Apothaker, Esq, 520 Fellowship Road, Suite C 306, Mount Laurel, NJ 08054-3410
14734079	+ Freedom Mortgage Corporation, C/O Matthew K. Fissel, Esq, 8757 Red Oak Blvd., Suite 150, Charlotte, NC 28217-3977
14731148	+ MV Realty of PA, LLC, 600 N 2nd Street - Ste 401, Harrisburg, PA 17101-1071
14731150	+ Portnoy Schneck, LLC, 3705 QUAKERBRIDGE RD STE 116, Trenton, NJ 08619-1288

TOTAL: 5

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Feb 27 2025 00:55:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Feb 27 2025 00:55:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14731138	+ Email/Text: BankruptcyNotices@aafes.com	Feb 27 2025 00:55:00	AAFES/Military Star, 3911 S Walton Walker Blvd, Dallas, TX 75236-1509
14731139	Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Feb 27 2025 00:54:00	Apple Card - GS Bank USA, PO Box 7247, Lockbox 6112, Philadelphia, PA 19170-6112
14731140	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 27 2025 03:04:51	Capital One, PO Box 31293, Salt Lake City, UT 84131-0293
14731141	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:55:00	Cavalry Portfolio Services, 500 Summit Lake Dr, Suite 400, Valhalla, NY 10595-2321
14734465	+ Email/Text: bankruptcy@cavps.com	Feb 27 2025 00:55:00	Cavalry SPV I, LLC, PO Box 4252, Greenwich, CT 06831-0405
14731142	+ Email/PDF: creditonebknofications@resurgent.com	Feb 27 2025 03:04:51	Credit One Bank, PO Box 98875, Las Vegas, NV 89193-8875
14731144	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Feb 27 2025 02:01:55	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14731145	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 27 2025 00:54:00	Freedom Mortgage, PO Box 50485, Indianapolis, IN 46250-0485
14734080	+ Email/Text: Bankruptcy@Freedommortgage.com	Feb 27 2025 00:54:00	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14745979	Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:55:00	Jefferson Capital Systems, LLC, PO Box 7999, St. Cloud, MN 56302-9617
14731146	+ Email/PDF: ais.chase.ebn@aisinfo.com		

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		Feb 27 2025 03:04:51	JPMCB Card Services, PO Box 15369, Wilmington, DE 19850-5369
14737250	+ Email/Text: JPMCBKnotices@nationalbankruptcy.com	Feb 27 2025 00:54:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
14736466	Email/PDF: resurgentbknotifications@resurgent.com	Feb 27 2025 01:28:56	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14741691	Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:29:18	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14731147	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Feb 27 2025 01:29:27	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
14731149	Email/Text: ext_ebn_inbox@navyfederal.org	Feb 27 2025 00:55:00	Navy Federal Credit Union, PO Box 3700, Merrifield, VA 22119-3700
14731336	^ MEBN	Feb 27 2025 00:26:21	Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14746306	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Feb 27 2025 01:51:18	Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
14745339	+ Email/Text: JCAP_BNC_Notices@jcap.com	Feb 27 2025 00:55:00	Premier Bankcard, LLC, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud MN 56302-7999
14737222	Email/Text: bnc-quantum@quantum3group.com	Feb 27 2025 00:55:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
14731152	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Feb 27 2025 00:54:00	TBOM/ATLS/Fortiva THD, PO Box 10555, Atlanta, GA 30310-0555
14731153	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Feb 27 2025 00:55:00	TBOM/Milestone, PO Box 4499, Beaverton, OR 97076-4499
14744414	+ Email/PDF: ebn_ais@aisinfo.com	Feb 27 2025 03:04:58	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14731154	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Feb 27 2025 00:54:00	Verizon Wireless, PO Box 650051, Dallas, TX 75265-0051

TOTAL: 26

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
14744115	*+	Freedom Mortgage Corporation, 11988 Exit 5 Parkway, Building 4, Fishers, IN 46037-7939
14731151	##	Scott & Associates PC, 6 Kacey Court, Suite 203, Mechanicsburg, PA 17055-9237

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2025

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2025 at the address(es) listed below:

Name	Email Address
ANDREW L. SPIVACK	on behalf of Creditor Freedom Mortgage Corporation andrew.spivack@brockandscott.com wbecf@brockandscott.com
CHARLES LAPUTKA	on behalf of Debtor Andrew John Sterner claputka@laputkalaw.com jen@laputkalaw.com;jbolles@laputkalaw.com;laputka.charlesb@notify.bestcase.com
DENISE ELIZABETH CARLON	on behalf of Creditor Freedom Mortgage Corporation bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MATTHEW K. FISSEL	on behalf of Creditor Freedom Mortgage Corporation wbecf@brockandscott.com matthew.fissel@brockandscott.com
STEPHEN R. STARKS	on behalf of Creditor Freedom Mortgage Corporation ryan.starks@brockandscott.com wbecf@brockandscott.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 7

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE:	)	
Andrew John Sterner	)	Case No. 22-12872-amc
	)	
	)	
Debtor(s).	)	Chapter: 13
	)	
	)	

NOTICE OF DEADLINE TO OBJECT TO DISCHARGE

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

Eastern District of Pennsylvania  
900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

Date: February 26, 2025

For The Court

Timothy B. McGrath  
Clerk of Court